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|------------------------------------------|----------------------------------|-------------|---------------------------------------------|
| Information to identify the case: | | | |
| Debtor 1: | Beth A. Caldwell | | Social Security number or ITIN: xxx-xx-3443 |
| | First Name | Middle Name | Last Name |
| Debtor 2: | | | Social Security number or ITIN: _____ |
| (Spouse, if filing) | First Name | Middle Name | Last Name |
| United States Bankruptcy Court: | WESTERN DISTRICT OF PENNSYLVANIA | | Date case filed for chapter: 13 4/20/23 |
| Case number: | 23-20842-GLT | | |

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

| | About Debtor 1: | About Debtor 2: |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1. Debtor's full name | Beth A. Caldwell | |
| 2. All other names used in the last 8 years | | |
| 3. Address | 554 Sells Lane Greensburg, PA 15601 | |
| 4. Debtor's attorney Name and address | Suzanne M. Bash Suzanne M. Bash, Attorney at Law 231 South Main Street Suite 310 Greensburg, PA 15601 | Contact phone 724-832-0234 Email: suzannembash@yahoo.com |
| 5. Bankruptcy trustee Name and address | Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219 | Contact phone 412-471-5566 Email: cmecf@chapter13trusteedpa.com |
| 6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov . | U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219 | Hours open: Mon. - Fri. Pittsburgh Office: 9:00a.m. - 4:30p.m. Erie Office: 9:00a.m. - 4:30p.m. Contact phone 412-644-2700 Date: 5/4/23 |

For more information, see page 2

In re:
Beth A. Caldwell
Debtor

Case No. 23-20842-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: auto

Page 1 of 3

Date Rcvd: May 04, 2023

Form ID: 309iPGH

Total Noticed: 21

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 06, 2023:

| Recip ID | Recipient Name and Address |
|----------|---------------------------------------------------------------------------------------------------|
| db | + Beth A. Caldwell, 554 Sells Lane, Greensburg, PA 15601-4459 |
| aty | + Brian Nicholas, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541 |

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|-----------------------------------------------------|----------------------|-------------------------------------------------------------------------------------------------------------------------|
| aty | Email/Text: suzannembash@yahoo.com | May 04 2023 23:40:00 | Suzanne M. Bash, Suzanne M. Bash, Attorney at Law, 231 South Main Street, Suite 310, Greensburg, PA 15601 |
| tr | + Email/Text: bnc@chapter13trusteedpa.com | May 04 2023 23:40:00 | Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702 |
| smg | EDI: PENNDEPTREV | May 05 2023 03:38:00 | Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946 |
| smg | Email/Text: RVSVCBICNOTICE1@state.pa.us | May 04 2023 23:41:00 | Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946 |
| ust | + Email/Text: ustpreion03.pi.ecf@usdoj.gov | May 04 2023 23:41:00 | Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721 |
| 15593183 | + Email/Text: backoffice@affirm.com | May 04 2023 23:41:00 | Affirm Inc, Attention Bankruptcy, 30 Isabella Street Floor 4, Pittsburgh, PA 15212-5862 |
| 15593184 | + EDI: BANKAMER.COM | May 05 2023 03:38:00 | Bank of America, Attention Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413 |
| 15596948 | EDI: CAPITALONE.COM | May 05 2023 03:38:00 | Capital One N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083 |
| 15593185 | EDI: WFNNB.COM | May 05 2023 03:38:00 | Comenity Capital/Sephora, Attention Bankruptcy, PO Box 18125, Columbus, OH 43218 |
| 15595193 | Email/PDF: resurgentbknotifications@resurgent.com | May 05 2023 00:01:36 | LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 15593547 | + EDI: PENNDEPTREV | May 05 2023 03:38:00 | Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946 |
| 15593547 | + Email/Text: RVSVCBICNOTICE1@state.pa.us | May 04 2023 23:41:00 | Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946 |
| 15593186 | + Email/Text: bankruptcyteam@quickenloans.com | May 04 2023 23:41:00 | Quicken Loans, Attention Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-3573 |
| 15593187 | + Email/PDF: resurgentbknotifications@resurgent.com | | |

District/off: 0315-2

User: auto

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Date Rcvd: May 04, 2023

Form ID: 309iPGH

Total Noticed: 21

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| | | May 05 2023 00:02:25 | Resurgent Capital Services, Attention Bankruptcy, PO Box 10497, Greenville, SC 29603-0497 |
| 15593188 | + Email/Text: OpsEscalations@RocketLoans.com | | |
| | | May 04 2023 23:41:00 | Rocket Loans, Attention Bankruptcy, 1274 Library Street, Detroit, MI 48226-2256 |
| 15597482 | + Email/Text: bankruptcyteam@quickenloans.com | | |
| | | May 04 2023 23:41:00 | Rocket Mortgage, LLC f/k/a Quicken Loans, at. el, 635 Woodward Avenue, Detroit MI 48226-3408 |
| 15593189 | + EDI: RMSC.COM | | |
| | | May 05 2023 03:38:00 | Synchrony Bank/Care Credit, Attention Bankruptcy, PO Box 965060, Orlando, FL 32896-5060 |
| 15593190 | + EDI: RMSC.COM | | |
| | | May 05 2023 03:38:00 | Synchrony Bank/JCPenney, Attention Bankruptcy, PO Box 965060, Orlando, FL 32896-5060 |
| 15593191 | + EDI: CAPITALONE.COM | | |
| | | May 05 2023 03:38:00 | Synchrony Bank/Walmart Dc, PO Box 31293, Salt Lake City, UT 84131-0293 |
| 15593192 | + EDI: RMSC.COM | | |
| | | May 05 2023 03:38:00 | Synchrony Bank/Zulily Credit, Attention Bankruptcy, PO Box 965060, Orlando, FL 32896-5060 |
| 15593784 | Email/PDF: OGCRRegionIIIBankruptcy@hud.gov | | |
| | | May 05 2023 00:01:36 | U.S. Department of Housing and Urban Development, 100 Penn Square East, 11th Floor, Philadelphia, PA 19107-3380 |

TOTAL: 21

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|-----------------------------------------------------------------------------------------------------|
| cr | | Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/ |
| smg | * | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 |

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 06, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 4, 2023 at the address(es) listed below:

| Name | Email Address |
|-------------------------------------|----------------------------------------------------------------------------------------------------------------------|
| Brian Nicholas | on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. bnicholas@kmlawgroup.com |
| Office of the United States Trustee | ustpregion03.pi.ecf@usdoj.gov |
| Ronda J. Winnecour | cmecf@chapter13trusteedpa.com |
| Suzanne M. Bash | |

District/off: 0315-2

User: auto

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Date Rcvd: May 04, 2023

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on behalf of Debtor Beth A. Caldwell suzannembash@yahoo.com sooz1205@yahoo.com

TOTAL: 4